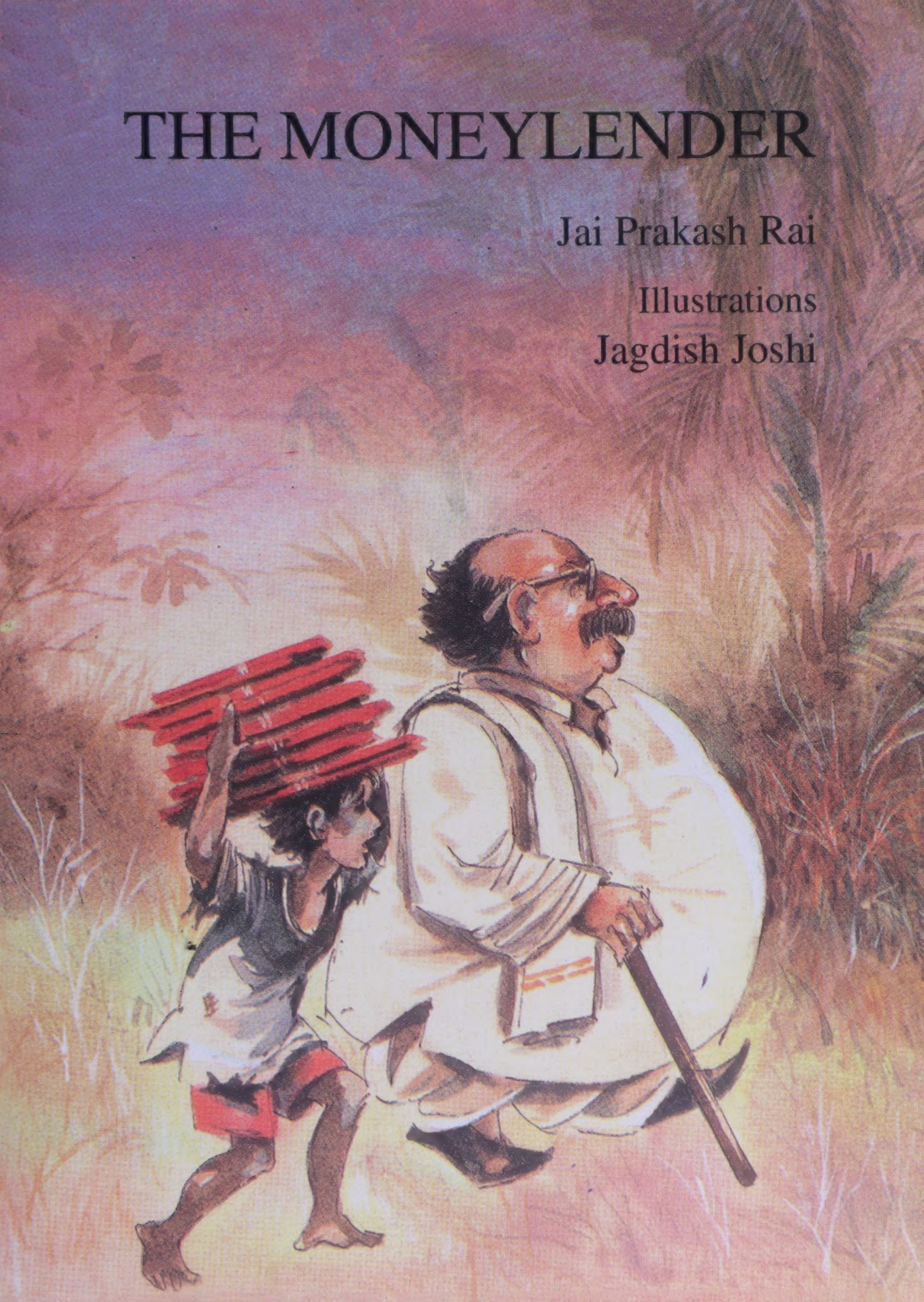
THE MONEYLENDER

Jai Prakash Rai

Illustrations
Jagdish Joshi



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A very poor farmer lived in a small village with his wife. They had two daughters and two sons. The farmer had a small plot of land. But, this plot was so small that it could not produce enough food for his family. So, the poor man had to work as a labourer on the farms of other people. The money he earned in this way, and the produce of his small plot of land somehow enabled him to feed his family.

As the farmer's elder daughter grew up, he became more and more worried. Whenever he found a suitable boy for her, the dowry asked for was so much that he could not afford it.

One day, the farmer's wife asked, "Can't you see that our daughter is grown-up? When are you going to find a boy for her?"

"I have been trying. But we do not have the amount of money needed to marry off a daughter," he replied.

"I know we do not have the money. But we have to get her married, even if we have to sell our land and house to raise the money," the farmer's wife said.

The farmer was very sad to hear this. If he sold the land, what would they eat? And if he sold the house, where would they live? That night, he went to bed without having any food. But, he could not sleep. These questions kept on worrying him.

Next morning, as he was leaving the house, his wife said, "Remember what I told you last night? You must arrange our daughter's marriage, even if we have to sell the land and the house."

The farmer tried to leave the house without replying her. She thought that he was not paying attention to her. So, just as he was walking out of the door, she said, "Very well. Do as you please. But I won't touch food or water until my daughter's marriage is fixed."

The farmer went out of the house. The only person who could help him was the village moneylender. But the farmer did not want to go to the moneylender. Whenever the moneylender gave a loan, he would make sure that if the person taking the loan failed to pay back, his land or his house, would become the moneylender's. In other cases, the moneylender made the person taking the loan

keep gold and silver ornaments or cattle with him. Everyone in the village knew that once something had been kept with the moneylender against a loan the owner would never get it back. The moneylender charged such a high rate of interest that the villagers had no hope of being able to repay the amount of the loan and the interest.

Although the villagers hated the moneylender, whenever they needed money, they had to go to him. None else could help them.

The poor farmer finally decided that he must also go to the moneylender. When he reached the moneylender's house, he knocked on the door and entered.

The moneylender smiled when he saw the farmer. In a sweet voice, the moneylender said, "Come, Sit down. You look very worried. Can I help you in any way?"

"Yes, Sethji. You are the only one who can help me now," replied the farmer.

"Please tell me what the problem is. You know that my grandfather and father spent their whole lives helping the villagers here. I have also been trying to follow their example," said the moneylender.

"My eldest daughter is now grown-up, but I do not have the money for her marriage. Today, my

wife said that she will touch neither food nor water until my daughter is married. Sethji, you are the only one who can help me," said the farmer.

The moneylender laughed when he heard this. He said, "Is that all? That's a very small matter. You looked so worried that I thought it must be very serious."

"Then will you help me?" asked the farmer.

"Of course, I will help you. I have helped so many young boys and girls of this village get married. All you have to do is to keep something with me. Then, take the money you need, and find a good husband for your daughter," replied the moneylender.

"But, Sethji. You know that I have only two bighas of land, a small hut and a pair of oxen. If I give my land, how will I feed my family? If I give the hut, where will we live, and if I give my oxen, how will I plough my land?" pleaded the farmer.

"You know the rules. I must have something with me before I lend you money," replied the moneylender.

The moneylender's wife had been sitting behind a door. She had been listening to this discussion. Before the farmer could say anything further, she called her husband inside the room and said,

"Where are your brains, my husband?"

"What do you mean?" asked the moneylender.

"Listen to me carefully. We have so much land and so many houses that it is difficult to take care of them. We do not need more land, nor do we need houses. What we need is a slave who will work for us without money", explained the moneylender's wife.

"So how do I find a slave?" asked the moneylender.

"I will tell you. That farmer who is asking you for a loan has two sons. Ask him to keep one son with us as security for the loan. That boy will have to stay

with us until the farmer returns the loan amount and the interest. In this way, you will be buying a slave very cheap," said the woman.

When the moneylender returned to the room where the farmer was sitting, he said, "It must be your lucky day today. My wife heard your story and she was moved to tears. She called me inside to scold me. She says that we must treat every young girl of this village as our own daughter. So, I am going to give you the loan without asking for your land or hut or oxen."

The farmer could hardly believe his ears. He said, "Oh Sethji. You have saved my life. I promise you that I will return every paisa to you."

"Yes, yes. I know that. But you must still keep something with me," said the moneylender.

The farmer was puzzled. He said, "Sethji, you know that all I have is the land, the hut and the pair of oxen. Fate has never sent gold and silver ornaments to my family. So what else can I give."

"My wife has a suggestion. You can keep your eldest son with me. He will stay with us. We will give him food to eat, clothes to wear, and a place to sleep. So, you will have one less person to provide for. When you return the money and the interest, you can take your son home," explained the moneylender.

The farmer loved all his children very much. His heart ached at the thought of having to give his son to the moneylender. But, what else could he do?

The poor farmer went home, and told his wife that this was the only way they could find the money for their daughter's marriage. His wife was sad, but she realised that there was no other way. She gave her consent.

The farmer returned to the moneylender's house with his eldest son. Before giving the farmer any money, the moneylender made him sign a document. The farmer left his son at the moneylender's house, and returned home with enough money for his daughter's marriage. With this money, he was able to find a suitable boy for his daughter, and she got married.

At the moneylender's house, the farmer's son had to work from dawn till late at night. He had to chop firewood, feed the cattle, take them out to graze, clean the moneylender's house, and do everything that the moneylender or his wife ordered him to do. For food, the poor boy was given two thin chappatis with a little chutney in the morning. In the afternoon, he again got two thin chappatis and a little chutney. At night, it was the same. Two thin chappatis and a little chutney.

When the boy needed clothes, the moneylender would give him his own old and torn clothes to wear.

In a few months, the boy grew very thin. His bones began to show. As he lost his strength, he could no longer work as hard as he used to. The moneylender and his wife would accuse the boy of being lazy, and they would beat him up.

The poor farmer and his wife were very sad to see their son in this condition. They would plead

with the moneylender, "Please have pity on the boy. Do not beat him so much."

"He is lazy. He never does his work on time. He must be punished," the moneylender would reply.

"No, no, Sethji. He is a good boy. But he has become so thin. May be if he got a little more to eat, he would work better," the farmer would say.

"What do you think I am? A fool? I have already paid you for the boy. And he does not do enough work to pay for the food he eats. Why should I give him more to eat?" the moneylender would shout.

"But Sethji. Even in my poor and humble hut, he was more healthy than he is now," the farmer would say.

"If you are so concerned about him, return my

money and take him away. Until then, do not talk to me about him. Don't forget that you have signed a paper when you gave the boy to me," the moneylender would say.

The poor farmer had no answer to this. Where could he find the money to get his son released from this cruel man?

One day, the farmer's son could bear it no longer. He ran away from the moneylender's house, and reached the King's court. He went before the King, and told him about his misfortune.

The King was kind and wise. When he had heard the boy, he sent his guards to summon the moneylender. The moneylender appeared before the

King, and said, "Your Majesty, this boy has not told you the whole story. His father had given him to me as security for a loan. According to the law, I am entitled to keep the boy until my money is repaid."

The moneylender showed the King the document that the farmer had signed. The King read it, and said, "Yes, Sethji. I see that you are speaking the truth. But this document says that you would be giving the boy food to eat. Have you done so?"

"Yes, Your Majesty," replied the moneylender.

"How much food do you give him everyday?" asked the King.

"Two chappatis and chutney in the morning, in the afternoon and again at night," replied the moneylender.

The King smiled at the moneylender and said, "Good. Very good. From now on you will be my honoured guest."

The moneylender thought that the King was pleased with him. He went to one of the palace guestrooms and started staying there. Meanwhile, the King had also asked the farmer's son to be his guest.

Everyday, the farmer's son was given the most delicious and nutritious food to eat. But, the moneylender got two thin chappatis and a little bit of chutney in the morning, the same again in the afternoon and also at night.

In a few weeks' time, the farmer's son became strong and healthy. The moneylender, however, became thin. His clothes became too loose for him, and he did not even have the strength to walk.

When the moneylender could bear it no longer, he went to the King, and falling at the King's feet, said, "Please forgive me Your Majesty. I now realise how wrong and cruel I had been. If you forgive me, I will burn all the documents that I have, and all people who owe me money will be free."

The wise King forgave the moneylender. The moneylender brought all the documents that he had made poor people sign, when they had taken loans from him. All those documents were burnt in the presence of the King and all his ministers.

When all the documents had been burnt, the King said, "This will solve the problem of one village. But there must be people in the other villages too, who have the same problem."

"Yes, Your Majesty," agreed his ministers.

"And the reason of all the misery the farmer's son had to suffer was the dowry that had to be paid to get his sister married. Isn't it so?" asked the King.

"Yes, Your Majesty," agreed everyone present.

"Very well. From today, anyone who asks for dowry will be put to death," announced the King.

The farmer's son returned to his parents, laden with gifts from the King. All the people in his village were happy to be free of the moneylender. The moneylender also learnt how to be more considerate. And in all villages of the kingdom, poor fathers could get their daughters married without having to pay any dowry. Everyone praised the wisdom of the King.

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